

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Joseph Dwight Nixon
Dawana Denice Nixon, Debtors**

**Case No. 22-51481-KMS
CHAPTER 13**

NOTICE OF AMENDED MOTION

Debtors have filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Thad Cochran United States Courthouse
501 E. Court St., Ste 2300
Jackson MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will receive it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: July 29, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Joseph Dwight Nixon
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**Case No. 22-51481-KMS
CHAPTER 13**

AMENDED MOTION TO MODIFY BANKRUPTCY PLAN

COME NOW, Debtors, by and through counsel, and move this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtors commenced this case on December 27, 2022 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. Debtors wish for the following changes to be made to their bankruptcy:
 - a. Debtor's 2017 Nissan Altima ("Vehicle") was totaled in an accident
 - b. Debtor should surrender the Vehicle to the Creditor, Southeast Auto Financial Services ("Creditor").
 - c. Liberty Mutual ("Insurance Company") should turn over all insurance proceeds covering the Vehicle to the Trustee.
 - d. Creditor should transfer title of the Vehicle to Insurance Company.
 - e. If any funds remain after the Vehicle is paid off, they should be turned over to Debtor to purchase a replacement vehicle.
 - f. Trustee should cease ongoing payments to Creditor for the Vehicle.
3. Debtors wish for the Trustee to cure any deficiency including ongoing mortgage payments paid through the plan, if one exists, and adjust the wage order as needed.

WHEREFORE, Debtors pray that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:

Thomas C. Rollins, Jr.
Jennifer Ann Curry Calvillo
The Rollins Law Firm, PLLC
P.O Box 13767
Jackson, MS 39236

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Modify Plan was forwarded on July 30, 2025, to:

By USPS First Class Mail, Postage Prepaid:

Southeast Auto Financial Services
12100 Highway 49 Suite 628
Gulfport MS 39503

Liberty Mutual
P.O. Box 5014
Scranton, PA 18505

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

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4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 Joseph Dwight Nixon
8 Dawana Denice Nixon

9 CASE NO: 22-51481
10 **DECLARATION OF MAILING**
11 **CERTIFICATE OF SERVICE**
12 Chapter: 13

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18 On 7/30/2025, I did cause a copy of the following documents, described below,
19 Amended Notice and Amended Motion to Modify Chapter 13 Plan

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24 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
25 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
26 incorporated as if fully set forth herein.

27
28 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

29
30 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
31 served electronically with the documents described herein per the ECF/PACER system.

32 DATED: 7/30/2025

33 /s/ Thomas C. Rollins, Jr.
34 Thomas C. Rollins, Jr.

35
36 The Rollins Law Firm
37 702 West Pine St
38 Hattiesburg, MS 39401
39 601 500 5533
40 trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Joseph Dwight Nixon
Dawana Denice Nixon

CASE NO: 22-51481

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/30/2025, a copy of the following documents, described below, will be served upon all parties by the Clerk of the Court:

Amended Notice and Amended Motion to Modify Chapter 13 Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/30/2025

Mihai Iosif

Miles Wood

BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS

SOUTHEAST AUTO FINANCIAL SERVICES
12100 HIGHWAY 49 SUITE 628
GULFPORT MS 39503

FIRST CLASS

LIBERTY MUTUAL
P.O. BOX 5014
SCRANTON PA 18505